



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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FIRST HORIZON CORPORATION

BHC Name

City/State MEMPHIS, TN

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 88,661,691

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST HORIZON CORPORATION
165 MADISON AVENUE
MEMPHIS, TN 38103

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	88,775,013	85,289,477	87,540,982	64,111,872	41,746,748
Net income (\$000)	194,723	232,507	998,877	845,492	440,908
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.17	2.55	20	2.40	2.67	27	2.30	2.60	25	2.63	2.77	35	2.94	3.01	40
+ Non-interest income	1.01	0.97	60	1.38	1.13	70	1.20	1.04	64	2.32	1.21	87	1.53	1.32	68
- Overhead expense	2.22	2.18	60	2.55	2.28	70	2.39	2.17	70	2.70	2.57	68	2.94	2.69	67
- Provision for credit losses	-0.18	0.04	5	-0.21	-0.12	33	-0.35	-0.09	7	0.76	0.51	82	0.11	0.15	50
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	-0.01	0.02	0	0	0.01	23
+ Other tax equivalent adjustments	0	0	78	0	0	87	0	0	17	0	0	0	48	0	0
= Pretax net operating income (tax equivalent)	1.16	1.35	32	1.45	1.78	25	1.48	1.66	37	1.47	1.04	79	1.42	1.56	36
Net operating income	0.88	1.03	32	1.09	1.36	22	1.14	1.26	38	1.32	0.81	86	1.06	1.19	31
Net income	0.88	1.02	32	1.09	1.35	23	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.49	2.96	22	2.83	3.18	27	2.68	3.06	24	3.28	3.55	27	4.40	4.41	52
Interest expense	0.15	0.20	40	0.23	0.29	46	0.20	0.25	48	0.40	0.52	37	1.11	1.08	60
Net interest income (tax equivalent)	2.34	2.75	20	2.60	2.88	29	2.48	2.80	24	2.88	3.01	37	3.29	3.33	43
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.09	57	0.05	0.16	34	0	0.11	12	0.25	0.27	60	0.09	0.21	38
Earnings coverage of net loan and lease losses (X)	22.51	38.54	56	33.15	25.70	71	454.41	39.72	96	11.93	22.91	51	23.33	24.40	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.13	1.20	46	1.56	1.49	64	1.22	1.23	53	1.65	1.58	63	0.64	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.11	1.17	45	1.54	1.47	62	1.20	1.20	51	1.63	1.55	64	0.63	0.81	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.61	0.47	73	0.69	0.70	58	0.51	0.49	58	0.68	0.71	52	0.58	0.57	53
30–89 days past due loans and leases / Total loans and leases	0.34	0.32	64	0.15	0.33	25	0.20	0.32	39	0.17	0.39	20	0.12	0.43	13
Liquidity and Funding															
Net noncore funding dependence	-15.70	-1.97	10	-8.41	-0.51	24	-16.88	-2.33	11	-1.98	3.20	38	16.26	14.45	59
Net short-term noncore funding dependence	-17.29	-6.65	15	-10.18	-6.88	33	-18.50	-7.71	17	-3.82	-4.76	48	15.45	3.38	86
Net loans and leases / Total assets	62.50	59.31	59	66.85	60.99	69	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71
Capitalization															
Tier 1 leverage ratio	8.81	9.06	45	8.20	9.15	23	8.08	8.98	26	8.24	9.13	24	9.04	9.76	33
Holding company equity capital / Total assets	9.47	10.29	37	9.15	10.72	26	9.20	10.71	26	9.51	11.16	27	11.04	12.43	34
Total equity capital (including minority interest) / Total assets	9.81	10.40	40	9.49	10.85	31	9.53	10.82	29	9.86	11.29	31	11.72	12.57	41
Common equity tier 1 capital / Total risk-weighted assets	9.97	12.21	19	9.97	12.57	9	9.92	12.42	12	9.68	12.38	7	9.20	12.17	4
Net loans and leases / Equity capital (X)	6.60	5.82	69	7.30	5.73	77	6.75	5.53	76	7.28	5.58	80	6.58	5.21	78
Cash dividends / Net income	46.17	33.45	75	39.59	23.13	78	36.98	28.27	68	33.91	42.30	39	41.70	33.12	67
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	1.31	9.35	22	85.41	16.49	97	5.80	10.50	35	94.42	16.68	98	6.07	9.26	50
Equity capital	4.85	4.03	64	68.31	9.13	96	2.34	7.46	30	67.58	6.99	96	6.47	10.49	43
Net loans and leases	-5.28	6.29	17	74.47	7.22	97	-5.02	3.36	22	85.31	9.07	98	12.20	9.10	71
Noncore funding	-45.25	-10.65	12	-30.16	-25.09	49	-44.06	-14.79	15	18.28	-12.18	85	9.30	6.59	60
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	10.41	1.02	93
Long-term debt / Equity capital	9.49	11.08	54	9.93	11.33	56	9.72	10.95	54	9.93	13.56	52	0	13.04	13
Equity investment in subsidiaries / Equity capital	95.97	103.47	13	102.82	102.85	52	103.02	103.22	54	103.16	102.81	54	105.88	103.22	67
Cash from ops + noncash items + op expense / Op expense + dividends	179.56	125.04	70	169.58	98.58	79	184.07	154.48	67	88.71	147.24	13	171.19	190.27	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	447,320	507,660	1,964,733	1,740,461	1,425,569	-11.89	146.12
Income from lease financing receivables.....	7,291	6,287	25,589	11,258	0	15.97	
Fully taxable income on loans and leases.....	446,342	503,835	1,952,004	1,715,920	1,393,297	-11.41	152.64
Tax-exempt income on loans and leases.....	8,269	10,112	38,318	35,799	32,272	-18.23	62.97
Estimated tax benefit on income on loans and leases.....	2,210	2,574	10,243	9,832	8,287	-14.15	-21.51
Income on loans and leases (tax equivalent).....	456,821	516,521	2,000,565	1,761,551	1,433,856	-11.56	147.52
Investment interest income (tax equivalent).....	38,444	26,964	117,657	103,729	117,807	42.58	57.14
Interest on balances due from depository institutions.....	6,992	2,212	17,079	4,273	18,956	216.09	65.10
Interest income on other earning assets.....	11,719	10,995	40,429	51,575	70,338	6.58	39.51
Total interest income (tax equivalent).....	513,976	556,692	2,175,730	1,921,128	1,640,957	-7.67	131.87
Interest on time deposits of \$250K or more	861	1,957	6,917	11,431	21,343	-56.00	-43.80
Interest on time deposits < \$250K.....	3,369	3,667	17,637	27,879	62,683	-8.13	158.76
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,898	18,461	55,966	113,106	223,189	-62.63	-48.34
Interest on other borrowings and trading liabilities.....	12,788	12,919	52,613	61,061	102,512	-1.01	8.25
Interest on subordinated debt and mandatory convertible securities	7,575	7,575	30,301	22,084	4,564	0.00	563.89
Total interest expense.....	31,491	44,579	163,434	235,561	414,291	-29.36	8.07
Net interest income (tax equivalent).....	482,485	512,113	2,012,296	1,685,567	1,226,666	-5.79	150.61
Non-interest income.....	223,957	294,827	1,049,266	1,485,887	637,726	-24.04	92.10
Adjusted operating income (tax equivalent)	706,442	806,940	3,061,562	3,171,454	1,864,392	-12.45	128.54
Overhead expense.....	492,879	543,946	2,095,173	1,733,288	1,229,126	-9.39	122.16
Provision for credit losses.....	-40,000	-45,000	-310,000	489,000	47,000		
Securities gains (losses)	0	0	0	-4,108	-267		-100.00
Other tax equivalent adjustments	3	53	-1	0	-1	-94.34	200.00
Pretax net operating income (tax equivalent).....	257,378	309,631	1,296,915	943,985	594,286	-16.88	191.50
Applicable income taxes	57,050	71,251	274,494	76,084	133,291	-19.93	110.87
Tax equivalent adjustments	2,754	3,021	12,110	10,909	8,622	-8.84	-3.47
Applicable income taxes (tax equivalent).....	59,804	74,272	286,604	86,993	141,913	-19.48	99.97
Minority interest	2,851	2,852	11,434	11,500	11,465	-0.04	1.10
Net income before discontinued operations, net of minority interest	194,723	232,507	998,877	845,492	440,908	-16.25	250.42
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	194,723	232,507	998,877	845,492	440,908	-16.25	250.42
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	197,574	235,359	1,010,311	856,992	452,373	-16.05	238.38
Investment securities income (tax equivalent).....	38,444	26,964	117,657	103,729	117,807	42.58	57.14
US Treasury and agency securities (excluding mortgage-backed securities)	3,552	3,160	13,000	10,661	5,612	12.41	
Mortgage-backed securities	32,189	20,790	92,379	78,709	106,394	54.83	32.90
All other securities	2,703	3,014	12,278	14,359	5,801	-10.31	1005.04
Cash dividends declared.....	89,906	92,039	369,360	286,689	183,861	-2.32	292.52
Common	81,707	84,053	332,102	263,280	177,661	-2.79	282.61
Preferred.....	8,199	7,986	37,258	23,409	6,200	2.67	428.97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.32	2.75	19	2.61	2.96	24	2.49	2.85	22	3	3.27	26	3.93	4	45
Less: Interest expense	0.14	0.19	41	0.21	0.27	45	0.19	0.23	49	0.37	0.48	38	0.99	0.98	59
Equals: Net interest income (tax equivalent)	2.17	2.55	20	2.40	2.67	27	2.30	2.60	25	2.63	2.77	35	2.94	3.01	40
Plus: Non-interest income	1.01	0.97	60	1.38	1.13	70	1.20	1.04	64	2.32	1.21	87	1.53	1.32	68
Equals: adjusted operating income (tax equivalent)	3.18	3.56	30	3.78	3.87	54	3.50	3.70	37	4.95	4.04	85	4.47	4.41	56
Less: Overhead expense	2.22	2.18	60	2.55	2.28	70	2.39	2.17	70	2.70	2.57	68	2.94	2.69	67
Less: Provision for credit losses	-0.18	0.04	5	-0.21	-0.12	33	-0.35	-0.09	7	0.76	0.51	82	0.11	0.15	50
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	-0.01	0.02	0	0	0.01	23
Plus: other tax equivalent adjustments	0	0	78	0	0	87	0	0	17	0	0	48	0	0	14
Equals: Pretax net operating income (tax equivalent)	1.16	1.35	32	1.45	1.78	25	1.48	1.66	37	1.47	1.04	79	1.42	1.56	36
Less: Applicable income taxes (tax equivalent)	0.27	0.31	40	0.35	0.40	33	0.33	0.38	34	0.14	0.23	22	0.34	0.36	40
Less: Minority interest	0.01	0	92	0.01	0	92	0.01	0	93	0.02	0	93	0.03	0	92
Equals: Net operating income	0.88	1.03	32	1.09	1.36	22	1.14	1.26	38	1.32	0.81	86	1.06	1.19	31
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.88	1.02	32	1.09	1.35	23	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31
Memo: Net income (last four quarters)	1.09	1.17	40	1.43	1.07	82	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31
Net income-BHC and noncontrolling (minority) interest	0.89	1.04	33	1.10	1.37	23	1.15	1.27	38	1.34	0.83	87	1.08	1.20	34
Margin Analysis															
Average earning assets / Average assets	92.98	93.16	49	92.34	93.08	40	92.70	93.08	45	91.28	92.32	34	89.33	91.05	28
Average interest-bearing funds / Average assets	56.38	60.43	32	60.78	62.97	43	58.60	61.99	39	60.31	64.06	33	66.48	65.57	53
Interest income (tax equivalent) / Average earning assets	2.49	2.96	22	2.83	3.18	27	2.68	3.06	24	3.28	3.55	27	4.40	4.41	52
Interest expense / Average earning assets	0.15	0.20	40	0.23	0.29	46	0.20	0.25	48	0.40	0.52	37	1.11	1.08	60
Net interest income (tax equivalent) / Average earning assets	2.34	2.75	20	2.60	2.88	29	2.48	2.80	24	2.88	3.01	37	3.29	3.33	43
Yield or Cost															
Total loans and leases (tax equivalent)	3.31	3.88	17	3.50	4.05	20	3.49	4.01	20	3.75	4.27	19	4.82	5.09	36
Interest-bearing bank balances	0.20	0.18	73	0.09	0.10	26	0.14	0.14	45	0.12	0.27	7	2.54	2.04	78
Federal funds sold and reverse repos	0.03	0.28	35	0.01	0.26	37	0.01	0.25	31	0.43	0.68	44	2.02	2.44	37
Trading assets	0	0.43	27	2.77	0.39	95	2.52	0.45	92	2.60	0.60	89	3.21	0.99	85
Total earning assets	2.48	2.93	22	2.81	3.15	26	2.67	3.04	24	3.26	3.51	31	4.38	4.36	53
Investment securities (tax equivalent)	1.54	1.78	24	1.32	1.84	15	1.36	1.77	20	1.63	2.25	10	2.58	2.76	37
US Treasury and agency securities (excluding mortgage-backed securities)	1.42	1.09	76	0.94	1.30	32	1.05	1.14	44	1.07	1.75	20	2.40	2.32	65
Mortgage-backed securities	1.44	1.67	24	1.28	1.60	21	1.33	1.57	27	1.56	2.05	11	2.59	2.61	50
All other securities	1.86	2.75	20	2.33	2.93	31	2.36	2.81	38	4.69	3.24	87	5.76	4.06	89
Interest-bearing deposits	0.10	0.16	31	0.20	0.26	43	0.17	0.21	46	0.42	0.53	42	1.27	1.10	66
Time deposits of \$250K or more	0.42	0.48	46	0.60	0.82	28	0.61	0.66	44	1.07	1.42	22	2.02	1.96	52
Time deposits < \$250K	0.54	0.44	72	0.41	0.78	13	0.56	0.62	50	0.96	1.36	17	2.02	1.82	62
Other domestic deposits	0.06	0.13	29	0.17	0.17	58	0.13	0.15	52	0.38	0.36	59	1.11	0.93	70
Foreign deposits	0	0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.14	0.16	53	0.16	0.18	62	0.16	0.17	65	0.41	0.62	40	1.99	1.86	57
Other borrowed funds and trading liabilities	2.47	1.14	89	2.26	1.38	82	2.57	1.27	89	2.11	1.50	82	3.12	2.38	84
All interest-bearing funds	0.25	0.31	43	0.34	0.42	44	0.32	0.37	50	0.61	0.74	38	1.49	1.49	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019						
Non-interest Income and Expenses														
Total non-interest income	223,957		294,827		1,049,266		1,485,887		637,726					
Fiduciary activities income	17,617		17,559		70,540		55,171		44,331					
Service charges on deposit accounts - domestic	34,753		32,924		135,130		117,915		107,356					
Trading revenue.....	68,039		120,361		386,055		406,291		264,393					
Investment banking fees and commissions.....	25,634		20,646		91,718		68,496		56,418					
Insurance activities revenue.....	447		340		1,664		1,915		2,125					
Venture capital revenue.....	0		0		0		0		0					
Net servicing fees	1,527		1,600		6,642		2,349		1,588					
Net securitization income	0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....	13,986		45,975		132,804		109,562		8,097					
Other non-interest income.....	61,954		55,422		224,713		724,188		153,418					
Total overhead expenses	492,879		543,946		2,095,173		1,733,288		1,229,126					
Personnel expense.....	299,139		332,468		1,277,684		1,059,287		709,571					
Net occupancy expense.....	43,282		48,482		185,216		157,568		114,929					
Goodwill impairment losses	0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....	13,030		14,004		55,944		39,894		24,835					
Other operating expenses.....	137,428		148,992		576,329		476,539		379,791					
Fee income on mutual funds and annuities.....	20,934		16,873		75,789		54,967		49,655					
Memoranda														
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0					
Number of equivalent employees	8,135		8,210		7,846		8,447		4,994					
Average personnel expense per employee.....	36.77		40.50		162.85		125.40		142.08					
Average assets per employee.....	10,912.72		10,388.49		11,157.40		7,589.90		8,359.38					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	9.35	2.26	94	5.72	2.10	85	7.22	2.17	93	3.70	2.02	76	7.79	2.72
Overhead expenses / Net Interest Income + non-interest income	70.04	61.09	80	67.66	59.31	82	68.71	59.28	86	54.84	62.28	22	66.23	61.29
Percent of Average Assets														
Total overhead expense	2.22	2.18	60	2.55	2.28	70	2.39	2.17	70	2.70	2.57	68	2.94	2.69
Personnel expense.....	1.35	1.21	70	1.56	1.28	79	1.46	1.21	78	1.65	1.30	82	1.70	1.41
Net occupancy expense.....	0.20	0.23	33	0.23	0.24	42	0.21	0.23	37	0.25	0.26	44	0.28	0.28
Other operating expenses.....	0.68	0.71	57	0.76	0.73	65	0.72	0.72	61	0.81	0.94	53	0.97	0.97
Overhead less non-interest income	1.21	1.18	48	1.17	1.10	54	1.19	1.10	52	0.39	1.25	9	1.42	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	69.77	60.59	80	67.41	58.69	84	68.43	58.83	86	54.65	61.82	22	65.93	60.64
Personnel expense.....	42.34	33.94	88	41.20	33.28	91	41.73	32.93	92	33.40	32.36	50	38.06	32.39
Net occupancy expense.....	6.13	6.43	48	6.01	6.42	43	6.05	6.23	48	4.97	6.58	24	6.16	6.52
Other operating expenses.....	21.30	19.35	70	20.20	18.45	68	20.65	19.18	62	16.28	22.28	22	21.70	21.20
Total non-interest income	31.70	26.24	68	36.54	28.42	69	34.27	27.67	68	46.85	28.83	86	34.21	29.23
Fiduciary activities income	2.49	2.31	63	2.18	2.15	58	2.30	2.20	61	1.74	2.09	52	2.38	1.97
Service charges on domestic deposit accounts	4.92	3.51	71	4.08	3.21	66	4.41	3.27	69	3.72	3.27	58	5.76	3.88
Trading revenue.....	9.63	0.53	96	14.92	0.97	95	12.61	0.62	96	12.81	1.28	96	14.18	1.18
Investment banking fees and commissions.....	3.63	2.33	77	2.56	2.51	67	3	2.58	70	2.16	2.46	62	3.03	3.54
Insurance activities revenue.....	0.06	0.38	55	0.04	0.38	46	0.05	0.36	48	0.06	0.41	48	0.11	0.47
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	0.22	1.49	43	0.20	0.99	46	0.22	0.60	48	0.07	0.01	62	0.09	0.28
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.98	1.74	62	5.70	3.74	75	4.34	3.30	69	3.45	3.92	58	0.43	1.86
Other non-interest income.....	8.77	8.92	60	6.87	8.65	45	7.34	9.27	40	22.83	9.65	92	8.23	10.04
Overhead less non-interest income	38.07	33.42	66	30.87	29.66	49	34.16	30.52	58	7.80	31.93	9	31.72	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.17	20.83	65	23.01	21.04	69	21.17	21.18	45	8.06	18.63	7	22.43	20.56
Applicable income tax + TE / Pretax net operating income + TE	23.24	22.92	55	23.99	22.74	66	22.10	22.67	40	9.22	21.18	8	23.88	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	31,160,537	31,061,154	30,708,728	31,668,063	14,832,846	0.32	242.04	
Commercial and industrial loans	14,734,002	16,906,079	14,769,467	16,307,066	8,204,088	-12.85	171.49	
Loans to individuals	642,155	740,841	657,873	724,441	340,567	-13.32	126.39	
Loans to depository institutions and acceptances of other banks	44,233	2,110	21,855	2,038	139,260	1996.35	-85.44	
Agricultural loans	30,688	46,106	35,087	36,719	27,939	-33.44	219100.00	
Other loans and leases	9,425,847	10,661,277	9,846,373	10,520,842	8,114,710	-11.59	131.39	
Less: Unearned income	990	936	512	935	1,101	5.77	-50.25	
Loans and leases, net of unearned income	56,036,472	59,416,631	56,038,871	59,258,234	31,658,309	-5.69	191.91	
Less: Allowance for loan and lease losses	622,499	914,298	670,124	963,311	200,307	-31.92	208.22	
Net loans and leases	55,413,973	58,502,333	55,368,747	58,294,923	31,458,002	-5.28	191.74	
Debt securities that reprice or mature in over 1 year	9,830,784	7,550,937	9,366,843	7,208,822	4,366,297	30.19	162.64	
Mutual funds and equity securities	145,672	199,583	149,521	142,459	69,458	-27.01	477.58	
Subtotal	65,390,429	66,252,853	64,885,111	65,646,204	35,893,757	-1.30	187.27	
Interest-bearing bank balances	13,548,078	11,635,040	14,907,384	8,351,385	482,405	16.44	543.13	
Federal funds sold and reverse repos	639,999	520,465	641,405	445,211	633,165	22.97	-26.16	
Debt securities that reprice or mature within 1 year	112,350	788,442	52,528	816,338	69,970	-85.75	374.65	
Trading assets	1,933,238	1,346,958	1,700,594	1,480,425	1,454,465	43.53	56.67	
Total earning assets	81,624,094	80,543,758	82,187,022	76,739,563	38,533,762	1.34	202.38	
Non-interest-bearing cash and due from depository institutions	1,224,725	1,169,258	1,147,056	1,203,163	633,728	4.74	231.64	
Premises, fixed assets, and leases	1,002,920	1,077,590	1,012,428	1,129,264	658,916	-6.93	245.24	
Other real estate owned	3,830	12,781	4,472	16,612	17,838	-70.03	-74.71	
Investment in unconsolidated subsidiaries	5,080	8,690	5,080	8,691	5,080	-41.54	7596.97	
Intangible and other assets	4,801,042	4,702,196	4,738,298	5,114,039	3,464,179	2.10	146.10	
Total assets	88,661,691	87,514,273	89,094,356	84,211,332	43,313,503	1.31	199.34	
Quarterly average assets	88,775,013	85,289,477	89,040,462	83,675,944	42,839,029	4.09	207.86	
Average loans and leases (YTD)	55,247,735	59,069,057	57,271,261	46,944,987	29,757,806	-6.47	191.93	
Memoranda								
Loans held-for-sale	1,013,726	811,094	1,171,831	1,021,718	593,790	24.98	861.28	
Loans not held-for-sale	55,022,746	58,605,537	54,867,040	58,236,516	31,064,519	-6.11	188.21	
Real estate loans secured by 1–4 family	11,501,491	12,106,078	11,460,161	12,795,313	6,388,152	-4.99	127.70	
Commercial real estate loans	19,585,942	18,878,121	19,158,968	18,805,650	8,411,206	3.75	382.89	
Construction and land development	2,314,146	2,588,082	2,309,358	2,715,879	1,053,164	-10.58	242.00	
Multifamily	2,034,407	2,026,817	1,823,421	1,917,378	551,441	0.37	550.76	
Nonfarm nonresidential	15,237,389	14,263,222	15,026,189	14,172,393	6,806,601	6.83	396.87	
Real estate loans secured by farmland	73,104	76,955	89,599	67,100	33,488	-5.00	2241.58	
Total investment securities	10,088,806	8,538,962	9,568,892	8,167,619	4,505,725	18.15	166.06	
U.S. Treasury securities	93	610,120	99	613,213	100	-99.98	-7.00	
US agency securities (excluding mortgage-backed securities)	935,997	724,653	850,269	684,065	306,092	29.16		
Municipal securities	544,023	475,508	545,168	460,207	60,526	14.41	12394.79	
Mortgage-backed securities	8,463,021	6,479,094	8,023,835	6,217,667	4,019,009	30.62	125.55	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	50,004	0	50,008	50,540	-100.00	-100.00	
Mutual funds and equity securities	145,672	199,583	149,521	142,459	69,458	-27.01	477.58	
Available-for-sale securities	9,241,962	8,329,379	8,707,116	8,015,160	4,426,267	10.96	144.65	
U.S. Treasury securities	93	610,120	99	613,213	100	-99.98	-7.00	
US agency securities (excluding mortgage-backed securities)	935,997	724,653	850,269	684,065	306,092	29.16		
Municipal securities	544,023	475,508	545,168	460,207	60,526	14.41		
Mortgage-backed securities	7,761,849	6,479,094	7,311,580	6,217,667	4,019,009	19.80	106.86	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	40,004	0	40,008	40,540	-100.00		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-50,714	0	-7,317	0	1			
Available-for-sale securities appreciation (depreciation)	-581,794	6,828	-47,186	143,362	41,263			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	6,464,344	6,460,814	6,501,087	6,389,962	3,776,885	0.05	83.91	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	28,054,820	25,051,975	27,887,578	22,178,767	8,436,236	11.99	341.36
NOW, ATS and transaction accounts	7,009,258	9,821,685	10,223,457	9,284,126	3,611,327	-28.63	219.96
Time deposits less brokered deposits < \$250K	1,803,264	428,700	1,929,313	-98,008	714,142	320.64	
MMDA and other savings accounts	35,888,435	33,643,617	33,288,092	33,453,610	16,768,096	6.67	164.90
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	72,755,777	68,945,977	73,328,440	64,818,495	29,529,801	5.53	264.72
Time deposits of \$250K or more	795,668	1,240,267	859,002	1,388,713	899,764	-35.85	23.17
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,557,521	2,080,452	2,021,397	2,032,762	1,265,268	-25.14	70.94
Secured federal funds purchased	0	124,980	115,132	126,336	274,918		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	162,322	122,192	102,903	165,694	2,751,141	32.84	104.30
Other borrowings w/remaining maturity over 1 year	954,001	944,425	953,471	943,897	105,591	1.01	-3.54
Brokered deposits < \$250K	566,207	2,983,728	711,883	3,779,726	2,004,429	-81.02	-80.38
Noncore funding	4,035,719	7,371,064	4,648,656	8,310,792	7,026,193	-45.25	-26.78
Trading liabilities	720,400	642,873	485,736	443,030	536,241	12.06	-21.16
Subordinated notes and debentures + trust preferred securities	641,471	732,556	641,042	731,664	190,829	-12.43	1293.02
Other liabilities	1,812,432	1,514,778	1,496,318	1,600,410	954,431	19.65	294.94
Total liabilities	79,965,799	79,207,248	80,600,192	75,904,391	38,237,495	0.96	197.50
Equity Capital							
Perpetual preferred stock (including surplus)	1,013,534	470,370	519,971	470,370	95,624	115.48	959.92
Common stock	334,117	345,234	333,485	346,894	194,668	-3.22	128.57
Common surplus	4,768,657	5,036,271	4,742,338	5,073,055	2,931,451	-5.31	242.63
Retained earnings	2,995,606	2,401,515	2,890,788	2,261,275	1,798,442	24.74	182.23
Accumulated other comprehensive income	-711,453	-241,796	-287,849	-140,084	-239,608		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	8,400,461	8,011,594	8,198,733	8,011,510	4,780,577	4.85	243.57
Noncontrolling (minority) interest in subsidiaries	295,431	295,431	295,431	295,431	295,431	0.00	0.00
Total equity capital, including minority interest	8,695,892	8,307,025	8,494,164	8,306,941	5,076,008	4.68	217.32
Total liabilities and capital	88,661,691	87,514,273	89,094,356	84,211,332	43,313,503	1.31	199.34
Memoranda							
Non-interest-bearing deposits	28,054,820	25,051,975	27,887,578	22,178,767	8,436,236	11.99	341.36
Interest-bearing deposits	46,062,832	48,117,997	47,011,747	47,808,167	23,997,758	-4.27	168.99
Total deposits	74,117,652	73,169,972	74,899,325	69,986,934	32,433,994	1.30	215.65
Long-term debt that reprices within 1 year	91,869	96,273	91,184	95,136	99,468	-4.57	8.55
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,198,733	8,011,510	8,011,510	4,780,577	4,489,949		
Accounting restatements	0	0	0	-96,057	-1,011		
Net income	194,723	232,507	998,877	845,492	440,908		
Net sale of new perpetual preferred stock	493,563	0	49,602	144,665	0		
Net sale of new common stock	26,951	-38,837	-344,519	34,487	-102,414		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	393	393	2,497,295	0		
Less: Dividends declared	89,906	92,039	369,360	286,689	183,861		
Change in other comprehensive income	-423,603	-101,713	-147,765	99,496	137,006		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-227	-5	-7,756	0		
Holding company equity capital, ending balance	8,400,461	8,011,594	8,198,733	8,011,510	4,780,577		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	35.15	37.11	40	35.49	36.10	45	34.47	36.25	39	37.61	36.22	44	34.25	37.78	38
Commercial and industrial loans	16.62	10.78	80	19.32	13.88	78	16.58	10.76	78	19.36	13.52	79	18.94	12.02	80
Loans to individuals	0.72	3.61	33	0.85	3.42	38	0.74	3.36	38	0.86	3.40	38	0.79	4.20	30
Loans to depository institutions and acceptances of other banks	0.05	0.02	90	0	0.02	73	0.02	0.02	87	0	0.03	71	0.32	0.04	89
Agricultural loans.....	0.03	0.17	52	0.05	0.19	51	0.04	0.18	51	0.04	0.19	51	0.06	0.24	55
Other loans and leases.....	10.63	4.19	91	12.18	4.29	94	11.05	4.47	89	12.49	4.63	93	18.73	5.01	96
Net loans and leases.....	62.50	59.31	59	66.85	60.99	69	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71
Debt securities over 1 year.....	11.09	19.47	21	8.63	16.70	17	10.51	19.46	19	8.56	15.55	17	10.08	14.60	22
Mutual funds and equity securities	0.16	0.06	85	0.23	0.06	86	0.17	0.06	86	0.17	0.05	83	0.16	0.06	82
Subtotal	73.75	80.04	18	75.71	78.43	32	72.83	79.22	22	77.95	78.16	33	82.87	79.65	40
Interest-bearing bank balances	15.28	7.18	87	13.30	9.08	76	16.73	8.50	87	9.92	7.51	69	1.11	3.06	27
Federal funds sold and reverse repos	0.72	0.55	81	0.59	0.50	79	0.72	0.54	80	0.53	0.82	81	1.46	1.57	80
Debt securities 1 year or less	0.13	1.65	11	0.90	1.59	42	0.06	1.56	6	0.97	1.68	41	0.16	1.91	11
Trading assets	2.18	0.52	89	1.54	0.56	88	1.91	0.49	90	1.76	1.01	85	3.36	1.19	84
Total earning assets.....	92.06	91.28	63	92.03	91.48	56	92.25	91.77	56	91.13	91.05	51	88.96	89.53	41
Non-interest cash and due from depository institutions.....	1.38	0.96	81	1.34	1	79	1.29	0.82	86	1.43	1.07	81	1.46	1.14	77
Other real estate owned.....	0	0.01	43	0.01	0.02	60	0.01	0.01	44	0.02	0.02	60	0.04	0.03	69
All other assets.....	6.56	7.70	32	6.63	7.44	43	6.47	7.35	39	7.44	7.82	44	9.57	9.27	55
Memoranda															
Short-term investments	16.13	10.28	80	14.79	11.92	70	17.51	11.47	77	11.42	11.17	59	2.74	7.63	37
U.S. Treasury securities.....	0	1.80	18	0.70	0.98	68	0	1.47	20	0.73	0.84	72	0	1.03	23
US agency securities (excluding mortgage-backed securities)	1.06	0.79	71	0.83	0.73	68	0.95	0.82	67	0.81	0.63	70	0.71	0.54	66
Municipal securities	0.61	1.72	48	0.54	1.77	40	0.61	1.73	47	0.55	1.69	41	0.14	1.34	30
Mortgage-backed securities	9.55	14.04	30	7.40	12.38	26	9.01	14.14	26	7.38	11.75	30	9.28	11.44	34
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	8	0.06	0.46	43	0	0.53	8	0.06	0.42	44	0.12	0.39	53
Loans held-for-sale.....	1.14	0.40	83	0.93	0.46	79	1.32	0.55	81	1.21	0.52	82	1.37	0.39	88
Loans held for investment	62.06	59.15	55	66.97	61.15	68	61.58	58.06	60	69.16	61.72	72	71.72	63.50	69
Real estate loans secured by 1–4 family	12.97	11.67	62	13.83	11.69	62	12.86	11.46	61	15.19	11.91	64	14.75	13.29	58
Revolving	2.20	1.40	71	2.70	1.51	74	2.27	1.42	70	2.99	1.66	75	3.04	2.07	68
Closed-end, secured by first liens	10.67	9.94	60	10.98	9.76	61	10.48	9.67	61	12.02	9.81	62	11.47	10.69	54
Closed-end, secured by junior liens	0.10	0.17	48	0.16	0.21	50	0.11	0.17	49	0.18	0.22	55	0.24	0.28	57
Commercial real estate loans	22.09	23.42	48	21.57	22.27	46	21.50	22.69	48	22.33	22.22	47	19.42	22.23	42
Construction and land development	2.61	3.49	44	2.96	3.32	50	2.59	3.34	45	3.23	3.40	54	2.43	3.44	47
Multifamily.....	2.29	3.52	44	2.32	3.21	45	2.05	3.57	39	2.28	3.12	42	1.27	3.01	31
Nonfarm nonresidential	17.19	15.11	59	16.30	14.77	55	16.87	14.57	60	16.83	14.72	55	15.71	14.69	53
Real estate loans secured by farmland.....	0.08	0.33	52	0.09	0.33	51	0.10	0.30	56	0.08	0.33	50	0.08	0.36	49

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	55.61	61.87	31	52.28	57.91	35	54.80	61.05	33	53.44	57.15	37	46.85	57.46	33
Real estate loans secured by 1–4 family.....	20.53	20.07	52	20.37	19.43	53	20.45	19.86	50	21.59	19.43	56	20.18	20.75	46
Revolving	3.48	2.35	70	3.98	2.45	72	3.61	2.43	66	4.25	2.64	74	4.16	3.15	63
Closed-end.....	17.05	17.49	50	16.40	16.76	52	16.84	17.24	48	17.34	16.59	55	16.02	17.39	41
Commercial real estate loans	34.95	38.39	40	31.77	35.36	41	34.19	37.86	42	31.74	34.63	41	26.57	33.52	36
Construction and land development.....	4.13	5.82	45	4.36	5.29	46	4.12	5.65	45	4.58	5.26	49	3.33	5.09	43
1–4 family.....	0.30	1.29	35	0.46	1.05	43	0.35	1.18	37	0.49	0.93	48	0.44	0.94	44
Other.....	3.83	4.49	46	3.90	4.21	49	3.77	4.40	45	4.09	4.19	54	2.89	4.02	45
Multifamily.....	3.63	5.66	43	3.41	5.08	41	3.25	5.78	37	3.24	4.96	38	1.74	4.69	25
Nonfarm nonresidential	27.19	25	54	24.01	23.47	45	26.81	24.56	54	23.92	22.93	48	21.50	22.15	48
Owner-occupied.....	12.90	8.44	75	11.12	7.93	70	12.90	8.29	76	11.24	7.68	72	13.13	7.72	82
Other.....	14.29	16.32	42	12.89	15.25	38	13.91	15.94	41	12.67	14.95	37	8.37	14.34	30
Real estate loans secured by farmland.....	0.13	0.59	50	0.13	0.56	49	0.16	0.54	55	0.11	0.54	48	0.11	0.55	48
Loans to depository institutions and acceptances of other banks.....	0.08	0.03	88	0	0.03	73	0.04	0.04	85	0	0.06	71	0.44	0.11	87
Commercial and industrial loans	26.29	18.81	75	28.45	23.16	70	26.36	18.86	77	27.52	22.17	71	25.91	19.53	73
Loans to individuals	1.15	6.52	32	1.25	6.02	35	1.17	6.24	36	1.22	6.13	33	1.08	7.13	25
Credit card loans	0.17	0.51	63	0.18	0.50	66	0.19	0.53	64	0.20	0.65	65	0.32	0.81	62
Agricultural loans.....	0.05	0.31	51	0.08	0.33	50	0.06	0.34	48	0.06	0.32	48	0.09	0.37	53
Other loans and leases.....	16.82	8.03	84	17.94	8.05	86	17.57	8.75	83	17.75	9.09	83	25.63	9.85	89
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	378.35	395.39	42	407.55	382.51	51	401.71	391.81	47	419.26	381.27	50	374.50	391.26	42
Real estate loans secured by 1–4 family.....	139.65	125.02	63	158.84	124.29	66	149.91	126.06	66	169.40	125.03	67	161.29	138.18	62
Revolving	23.65	14.84	73	31	16.14	78	26.45	15.44	73	33.36	17.42	78	33.25	21.26	69
Closed-end.....	116	108.83	58	127.85	106.79	63	123.46	108.85	64	136.04	106.14	65	128.04	115.20	58
Commercial real estate loans	237.81	249.33	46	247.70	237.40	50	250.63	245.88	51	248.97	234.65	48	212.36	229.44	46
Construction and land development.....	28.10	36.95	44	33.96	35.26	52	30.21	35.95	47	35.96	35.62	55	26.59	34.95	47
1–4 family.....	2.06	8.02	37	3.55	6.84	46	2.55	7.42	41	3.87	6.34	49	3.52	6.61	46
Other.....	26.04	28.49	47	30.41	28.01	56	27.66	28.11	51	32.08	28.16	59	23.07	27.32	47
Multifamily.....	24.70	37.99	44	26.59	34.02	51	23.85	38.66	42	25.38	32.74	44	13.92	31.04	34
Nonfarm nonresidential	185.01	160.85	60	187.15	157.71	57	196.56	158.05	63	187.63	155.06	57	171.85	152.10	54
Owner-occupied.....	87.78	53.96	78	86.68	52.99	78	94.59	52.99	83	88.19	52.37	78	104.93	53.07	86
Other.....	97.24	105.37	48	100.47	102.29	50	101.97	102.54	50	99.44	100.54	49	66.92	97.41	37
Real estate loans secured by farmland.....	0.89	3.46	52	1.01	3.50	53	1.17	3.22	57	0.89	3.44	49	0.85	3.60	49
Loans to depository institutions and acceptances of other banks.....	0.54	0.18	89	0.03	0.18	73	0.29	0.21	86	0.03	0.28	71	3.52	0.44	91
Commercial and industrial loans	178.90	113.45	82	221.83	145.22	83	193.21	114.45	83	215.89	139.91	82	207.13	122.02	83
Loans to individuals	7.80	36.67	36	9.72	35.91	41	8.61	34.55	39	9.59	37.47	40	8.60	43.51	30
Credit card loans	1.19	2.64	65	1.39	2.59	69	1.37	2.77	68	1.55	3.30	68	2.59	4.34	68
Agricultural loans.....	0.37	1.66	54	0.60	1.94	54	0.46	1.86	53	0.49	1.88	53	0.71	2.18	57
Other loans and leases.....	114.45	47.86	86	139.89	47.52	93	128.80	51.06	86	139.29	49.54	93	204.88	52.44	95
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.57	30.57	34	21.11	27.81	32	21.78	30.07	33	20.91	27.32	34	13.75	26.45	21
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	153.53	198.65	37	164.56	185.94	42	159.69	195.33	38	164.06	183.76	43	109.93	178.57	32
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	241.31	256.17	45	251.24	243.39	48	254.29	252.85	48	252.25	240.85	47	214.86	236.10	45

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	16.13	10.28	80	14.79	11.92	70	17.51	11.47	77	11.42	11.17	59	2.74	7.63	37
Liquid assets	30.17	28.10	57	25.69	27.16	45	30.61	29.03	52	22.56	26.22	43	17.38	22.44	44
Investment securities	11.38	21.67	15	9.76	18.78	14	10.74	21.63	15	9.70	17.85	16	10.40	16.99	18
Net loans and leases	62.50	59.31	59	66.85	60.99	69	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71
Net loans, leases and standby letters of credit	63.28	60.12	59	67.67	61.79	70	63.05	59.49	60	70.11	62.48	71	73.69	64.84	72
Core deposits	82.06	76.85	63	78.78	73.69	57	82.30	75.71	77	76.97	70.67	59	68.18	63.09	52
Noncore funding	4.55	9.46	36	8.42	11.95	45	5.22	10.30	33	9.87	14.13	46	16.22	19.36	51
Time deposits of \$250K or more	0.90	1.46	38	1.42	1.96	44	0.96	1.58	35	1.65	2.11	46	2.08	2.94	40
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.76	1.11	77	2.38	1.22	82	2.27	1.23	80	2.41	1.47	77	2.92	1.94	73
Secured federal funds purchased	0	0	50	0.14	0	98	0.13	0	99	0.15	0	97	0.63	0	99
Net federal funds purchased (sold)	1.03	0.44	75	1.78	0.60	84	1.55	0.54	80	1.89	0.54	83	1.46	0.48	73
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.18	1.03	44	0.14	1.11	44	0.12	1	41	0.20	1.24	38	6.35	3.01	86
Earning assets that reprice within 1 year	56.66	36.68	89	57.41	38.67	91	58.13	37.37	89	55.73	39.38	89	54	39.29	88
Interest-bearing liabilities that reprice within 1 year	8.56	6.16	78	4.39	7.73	32	6.69	6.39	70	4.89	8.20	36	6.92	10.19	30
Long-term debt that reprices within 1 year	0.10	0.22	71	0.11	0.28	65	0.10	0.26	67	0.11	0.47	58	0.23	0.96	56
Net assets that reprice within 1 year	47.99	29.01	90	52.90	29.49	94	51.34	29.65	91	50.72	29.11	92	46.85	26.63	92
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.70	-1.97	10	-8.41	-0.51	24	-16.88	-2.33	11	-1.98	3.20	38	16.26	14.45	59
Net short-term noncore funding dependence	-17.29	-6.65	15	-10.18	-6.88	33	-18.50	-7.71	17	-3.82	-4.76	48	15.45	3.38	86
Short-term investment / Short-term noncore funding	478	265.83	79	208.83	246.74	56	433.39	273.46	77	135.34	184.19	48	17.60	77.77	22
Liquid assets - short-term noncore funding / Nonliquid assets	38.36	35.38	59	25.05	30.67	45	38.29	36.68	59	18.24	28.18	41	2.22	16.97	23
Net loans and leases / Total deposits	74.76	73.06	57	79.95	76.22	64	73.92	72.79	54	83.29	79.43	63	96.99	90.31	70
Net loans and leases / Core deposits	76.16	78.05	51	84.85	83.77	58	75.51	78.25	50	89.94	88.34	62	106.53	103.93	62
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.66	-3.53	66	0	0.62	25	-0.10	0.12	36	0	1.57	7	0	0.72	14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.56	-8.82	56	0.10	1.31	24	-0.67	-0.25	36	2.11	4.31	20	1.10	1.36	49
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	6.95	20.27	34	0.12	12.84	34	7.44	14.28	45	0.12	11.38	35	0.22	12.67	35
Available-for-sale securities	91.61	77.97	65	97.55	85.49	58	90.99	83.77	51	98.13	87.23	59	98.24	85.40	66
U.S. Treasury securities	0	8.39	18	7.15	5.10	73	0	6.70	20	7.51	4.72	75	0	6.15	23
US agency securities (excluding mortgage-backed securities)	9.28	3.73	80	8.49	4.35	78	8.89	4.12	77	8.38	4.01	78	6.79	3.49	77
Municipal securities	5.39	7.89	54	5.57	9.71	49	5.70	8.22	55	5.63	9.83	49	1.34	7.75	31
Mortgage-backed securities	83.89	65.55	77	75.88	66.67	62	83.85	66.54	78	76.13	66.64	62	89.20	67.43	80
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.16	8	0.59	3.05	44	0	3.08	8	0.61	3.01	43	1.12	2.94	52
Mutual funds and equity securities	1.44	0.30	92	2.34	0.36	93	1.56	0.29	92	1.74	0.35	92	1.54	0.40	90
Debt securities 1 year or less	1.11	8.63	17	9.23	9.29	60	0.55	7.78	8	9.99	10.55	59	1.55	11.86	11
Debt securities 1 to 5 years	6.82	18.50	22	8.09	16.09	38	7.57	18.25	28	7.84	17.03	36	8.17	17.94	38
Debt securities over 5 years	90.62	70.45	88	80.34	72.48	55	90.32	71.11	85	80.42	69.86	60	88.74	66.02	78
Pledged securities	64.07	29.79	87	75.66	33.48	93	67.94	32.26	89	78.24	35.67	94	83.82	30.57	99
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	10.48	-1.29	64	849.64	156.41	94	62.30	27.98	73	710.85	183.32	92	-38.98	26.69	7
Investment securities	18.15	28.40	42	85.78	31.91	89	17.16	31.36	40	81.27	23.62	90	-3.86	11.75	19
Core deposits	5.53	14.47	21	131.37	29.18	97	13.13	16.94	48	119.50	26.88	98	4.07	11.23	24
Noncore funding	-45.25	-10.65	12	-30.16	-25.09	49	-44.06	-14.79	15	18.28	-12.18	85	9.30	6.59	60

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			24,229,382	20,795,773	12,355,221
Commit: Secured commercial real estate loans	4,298,503	2,836,751	4,484,958	2,884,255	1,911,673
Commit: Unsecured real estate loans	145,912	301,821	362,144	103,468	30,729
Credit card lines (reported semiannually, June/Dec)			1,305,001	1,519,556	1,014,420
Securities underwriting	0	0	0	0	0
Standby letters of credit	694,848	717,681	806,741	748,839	458,235
Commercial and similar letters of credit	2,679	1,905	3,439	2,332	1,033
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	692,492	500,989	500,332	464,296	0
Credit derivatives - notional amount (holding company as beneficiary)	214,713	237,856	256,529	232,612	0
Credit derivative contracts w/ purchased credit protection-investment grade..	344,867	195,311	228,448	154,245	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	562,337	543,534	528,413	542,663	0
Derivative Contracts					
Interest rate futures and forward contracts	14,027,328	33,151,363	9,877,141	23,190,246	18,642,824
Written options contracts (interest rate)	909,861	1,459,013	1,056,023	1,294,064	569,296
Purchased options contracts (interest rate)	667,988	761,576	827,486	679,562	639,296
Interest rate swaps	23,780,152	21,610,125	22,724,687	21,538,799	11,732,427
Futures and forward foreign exchange	40,330	35,208	28,528	144,456	41,834
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	49,507	96,222	65,273	102,561	0
Purchased options contracts (commodity and other)	49,507	96,222	65,273	102,561	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						27.20	22.78	68	24.69	22.01	66	28.53	23.52	70	
Standby letters of credit	0.78	0.64	70	0.82	0.67	73	0.91	0.65	73	0.89	0.71	72	1.06	0.84	71
Commercial and similar letters of credit	0	0.02	51	0	0.02	47	0	0.02	54	0	0.02	50	0	0.02	46
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.78	0.26	84	0.57	0.28	75	0.56	0.24	77	0.55	0.35	72	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.24	0.18	73	0.27	0.18	73	0.29	0.18	74	0.28	0.30	72	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade..	0.39	0.19	78	0.22	0.17	76	0.26	0.18	78	0.18	0.25	75	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.63	0.17	86	0.62	0.16	85	0.59	0.13	85	0.64	0.30	82	0	0.45	34
Derivative contracts	44.58	45.51	77	65.37	42.67	83	38.89	46.30	72	55.87	48.62	77	73.02	68.47	78
Interest rate contracts	44.42	33.09	82	65.11	30.32	87	38.71	32.46	77	55.46	34.36	82	72.92	47.31	81
Interest rate futures and forward contracts	15.82	4.02	91	37.88	4.59	91	11.09	3.25	89	27.54	6.21	89	43.04	10.67	87
Written options contracts (interest rate)	1.03	1.59	68	1.67	2	66	1.19	1.41	70	1.54	2.18	62	1.31	2.47	69
Purchased options contracts (interest rate)	0.75	1.35	73	0.87	1.45	70	0.93	1.31	77	0.81	1.46	69	1.48	2.65	70
Interest rate swaps	26.82	19.54	75	24.69	20.33	69	25.51	20.49	74	25.58	20.83	71	27.09	28.86	73
Foreign exchange contracts	0.05	6.48	60	0.04	6.19	59	0.03	6.30	58	0.17	6.01	62	0.10	10.12	54
Futures and forward foreign exchange contracts	0.05	3.96	63	0.04	3.83	61	0.03	3.78	61	0.17	3.47	65	0.10	5.23	57
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.11	1.07	75	0.22	0.80	76	0.15	0.92	76	0.24	1.86	73	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.06	0.36	82	0.11	0.27	83	0.07	0.32	82	0.12	0.52	82	0	0.98	35
Purchased options contracts (commodity and other)	0.06	0.26	83	0.11	0.18	84	0.07	0.21	83	0.12	0.37	81	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						42.31	44.98	61	44.30	42.82	68	41.52	45.53	64	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	39,524,673	57,209,729	34,644,411	47,052,249	31,625,677
Interest rate contracts	39,385,329	56,982,077	34,485,337	46,702,671	31,583,843
Foreign exchange contracts.....	40,330	35,208	28,528	144,456	41,834
Equity, commodity, and other contracts	99,014	192,444	130,546	205,122	0
Derivatives Position					
Futures and forwards	14,067,658	33,186,571	9,905,669	23,334,702	18,684,658
Written options	959,368	1,555,235	1,121,296	1,396,625	569,296
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	959,368	1,555,235	1,121,296	1,396,625	569,296
Purchased options	717,495	857,798	892,759	782,123	639,296
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	717,495	857,798	892,759	782,123	639,296
Swaps	23,780,152	21,610,125	22,724,687	21,538,799	11,732,427
Held for trading.....	20,327,541	40,063,047	16,688,126	30,472,190	24,097,340
Interest rate contracts	20,287,211	40,027,839	16,659,598	30,327,734	24,055,506
Foreign exchange contracts.....	40,330	35,208	28,528	144,456	41,834
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	19,197,132	17,146,682	17,956,285	16,580,059	7,528,337
Interest rate contracts	19,098,118	16,954,238	17,825,739	16,374,937	7,528,337
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	99,014	192,444	130,546	205,122	0
Derivative contracts (excluding futures and FX 14 days or less)	39,837,813	56,619,012	34,601,705	46,590,315	31,056,379
One year or less	15,832,006	34,738,571	11,544,347	24,517,621	20,314,870
Over 1 year to 5 years	11,163,011	10,247,559	11,565,055	10,168,416	4,570,163
Over 5 years	12,842,796	11,632,882	11,492,303	11,904,278	6,171,346
Gross negative fair value (absolute value)	448,771	266,150	128,459	148,214	68,116
Gross positive fair value.....	219,762	560,726	324,143	769,986	183,305
Held for trading.....	110,531	249,273	99,372	274,111	89,312
Non-traded.....	109,231	311,453	224,771	495,875	93,993
Current credit exposure on risk-based capital derivative contracts	198,529	516,919	315,136	734,339	182,490
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	99.65	93.91	43	99.60	94.52	43	99.54	94.17	42	99.26	94.10	43	99.87	93.44	57
Foreign exchange contracts	0.10	3.18	57	0.06	3.16	52	0.08	3.47	53	0.31	3.49	57	0.13	3.20	47
Equity, commodity, and other contracts	0.25	1.19	74	0.34	1.04	71	0.38	1.14	75	0.44	1.17	70	0	1.64	31
Futures and forwards	35.59	10.22	87	58.01	12.82	93	28.59	11.16	82	49.59	14.05	91	59.08	13.49	92
Written options	2.43	6.03	45	2.72	8.11	37	3.24	6.28	47	2.97	8.18	35	1.80	5.91	39
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	2.43	5.74	47	2.72	7.80	39	3.24	5.96	50	2.97	7.73	39	1.80	5.10	42
Purchased options	1.82	3.59	56	1.50	3.58	57	2.58	3.27	62	1.66	3.42	55	2.02	4.42	57
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	1.82	3.11	59	1.50	3.15	59	2.58	2.87	64	1.66	2.86	59	2.02	3.35	60
Swaps	60.17	74.58	25	37.77	69.64	18	65.59	74.26	28	45.78	68.76	23	37.10	69.75	16
Held for trading	51.43	38.74	53	70.03	42.14	59	48.17	40.42	51	64.76	43.53	53	76.20	44.16	63
Interest rate contracts	51.33	32.48	58	69.97	36.29	70	48.09	34.15	56	64.46	36.62	64	76.06	37.24	74
Foreign exchange contracts	0.10	1.60	70	0.06	1.47	67	0.08	1.68	67	0.31	1.60	68	0.13	1.60	61
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	48.57	61.26	46	29.97	57.86	40	51.83	59.58	48	35.24	56.47	46	23.80	55.84	36
Interest rate contracts	48.32	57.41	49	29.64	54.11	42	51.45	56.71	52	34.80	53.82	46	23.80	52.22	37
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0.25	0.11	87	0.34	0.12	86	0.38	0.09	88	0.44	0.10	87	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100.79	92.63	78	98.97	90.92	67	99.88	92.53	71	99.02	91.48	67	98.20	93.86	54
One year or less	40.06	27.97	71	60.72	26.80	80	33.32	27.56	64	52.11	32.05	74	64.24	32.17	79
Over 1 year to 5 years	28.24	26.35	53	17.91	28.69	37	33.38	27.01	57	21.61	27.06	49	14.45	30.45	32
Over 5 years	32.49	29.53	55	20.33	30.03	41	33.17	29.89	57	25.30	29.56	47	19.51	28.09	43
Gross negative fair value (absolute value)	1.14	1.21	50	0.47	1.21	22	0.37	0.98	23	0.31	1.55	16	0.22	0.83	20
Gross positive fair value	0.56	1.52	18	0.98	1.70	18	0.94	1.34	27	1.64	2.23	39	0.58	1.19	24
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.06	76	0.04	0.05	66	0.02	0.04	53	0.02	0.07	42	0.02	0.06	54
Gross positive fair value (X)	0.03	0.06	55	0.08	0.07	75	0.05	0.05	69	0.11	0.09	71	0.05	0.07	66
Held for trading (X)	0.01	0.04	66	0.04	0.05	62	0.01	0.04	52	0.04	0.07	54	0.02	0.06	58
Non-traded (X)	0.01	0.01	64	0.05	0.01	87	0.03	0.01	89	0.07	0.02	92	0.02	0.01	82
Current credit exposure (X)	0.03	0.04	64	0.08	0.05	77	0.04	0.04	73	0.11	0.06	77	0.05	0.05	70
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.31	0.47	63	0.83	0.61	70	0.49	0.46	71	1.16	0.85	72	0.49	0.73	67

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	670,124	963,311	963,311	200,307	180,424
Gross losses	18,553	23,404	58,618	155,142	58,733
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,928	15,391	56,431	35,941	31,616
Net losses	9,625	8,013	2,187	119,201	27,117
Provision for loan and lease losses	-38,000	-41,000	-291,000	489,000	47,000
Adjustments	0	0	0	393,205	0
Ending balance	622,499	914,298	670,124	963,311	200,307
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets															
-0.17	0.04	5	-0.19	-0.11	32	-0.33	-0.09	8	0.76	0.51	82	0.11	0.15	50	
-0.28	0.06	8	-0.28	-0.20	38	-0.51	-0.16	11	1.04	0.82	74	0.16	0.24	44	
-394.81	49.50	13	-511.67	-168.35	18	-13,305.90	-105.48	1	410.23	487.86	60	173.32	130.58	80	
Allowance for loan and lease losses / Total loans and leases not held for sale															
1.13	1.20	46	1.56	1.49	64	1.22	1.23	53	1.65	1.58	63	0.64	0.83	34	
1.11	1.17	45	1.54	1.47	62	1.20	1.20	51	1.63	1.55	64	0.63	0.81	34	
16.17	38.27	54	28.53	18.09	79	306.41	21.39	98	8.08	11.58	55	7.39	8.03	66	
183.15	355.27	27	230.37	291.29	46	237.60	364.13	40	247.91	299.17	52	120.41	218.72	33	
163.63	284.19	33	219.47	246.27	54	196.17	287.08	38	234.50	244.34	55	103.09	151.73	37	
Gross loan and lease losses / Average loans and leases															
0.13	0.17	55	0.16	0.24	42	0.10	0.19	36	0.33	0.34	60	0.20	0.28	46	
0.06	0.07	55	0.10	0.08	71	0.10	0.08	70	0.08	0.07	65	0.11	0.08	75	
0.07	0.09	57	0.05	0.16	34	0	0.11	12	0.25	0.27	60	0.09	0.21	38	
0	0	46	0	0	44	0	0	43	0	0	44	0	0	40	
15.23	10.98	74	9.92	7.39	72	36.37	34.67	63	61.19	33.98	85	69.04	36.22	87	
22.51	38.54	56	33.15	25.70	71	454.41	39.72	96	11.93	22.91	51	23.33	24.40	65	
Net losses / Average loans and leases															
-0.04	-0.01	14	-0.04	0.03	10	-0.04	0.02	7	-0.03	0.04	7	-0.09	0.01	3	
-0.13	-0.02	3	-0.17	-0.01	0	-0.19	-0.02	1	-0.09	0.01	3	-0.22	0.01	1	
-0.46	-0.08	8	-0.52	-0.03	5	-0.64	-0.07	6	-0.35	0.01	5	-0.64	0.02	2	
-0.06	-0.02	13	-0.08	-0.01	6	-0.09	-0.01	4	-0.02	0	24	-0.11	0	3	
0.02	0	82	0.05	0.05	68	0.04	0.04	68	0.01	0.07	33	0.01	0.01	53	
-0.10	-0.02	9	-0.03	0	19	0	0	79	-0.04	0	15	-0.05	-0.01	22	
-0.07	0	3	0	0	10	-0.06	0	1	-0.01	0	15	0	0	55	
-0.02	-0.01	21	-0.03	0	18	0.06	0	90	-0.03	0	15	-0.05	-0.01	19	
-0.01	0	9	-0.01	0	7	-0.02	0.01	3	0	0	28	0	0	27	
0.04	0.01	84	0.07	0.07	73	0.05	0.05	66	0.02	0.11	34	0.01	0.02	60	
0.04	0	94	0.02	0.01	83	0.05	0.01	88	0.01	0.02	61	0	0.01	64	
0	0	74	0.05	0.06	72	0	0.04	47	0.01	0.08	39	0.01	0.01	68	
Real estate loans secured by farmland	0	0	57	-0.24	0	2	-0.11	0	8	-0.19	0.02	3	-0.03	0.01	7
Commercial and industrial loans															
0.18	0.11	75	0.20	0.20	61	0.04	0.17	26	0.73	0.47	78	0.28	0.37	49	
1.37	0.70	83	0.89	1.06	56	0.79	0.71	61	0.48	1.13	27	1.81	1.17	77	
5.72	1.88	96	4.34	2.41	85	3.11	1.84	81	2.97	2.92	48	3.16	3.11	47	
0	0	54	0	0.02	50	-0.01	0.02	23	0	0.19	35	0	0.08	37	
0.16	0.16	71	0.03	0.09	62	0.05	0.10	62	0.05	0.15	54	0.14	0.15	64	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	189,372		86,939		113,204		102,145		38,072						
90+ days past due loans and leases	40,545		19,707		59,563		22,229		27,953						
Nonaccrual loans and leases	339,876		396,880		282,033		388,566		166,352						
Total past due and nonaccrual loans and leases	569,793		503,526		454,800		512,940		232,377						
Restructured 30–89 days past due	3,647		1,981		1,084		2,344		5,836						
Restructured 90+ days past due	6,405		4,646		8,982		5,033		6,844						
Restructured nonaccrual	87,703		138,127		88,813		142,201		84,187						
Total restructured loans and leases	97,755		144,754		98,879		149,578		96,867						
30–89 days past due loans held for sale	9,323		5,611		5,423		3,174		3,732						
90+ days past due loans held for sale	17,937		6,264		19,604		6,199		6,484						
Nonaccrual loans held for sale	7,723		2,419		6,880		2,566		3,932						
Total past due and nonaccrual loans held for sale	34,983		14,294		31,907		11,939		14,148						
Restructured loans and leases in compliance	141,483		180,672		141,959		196,133		155,736						
Other real estate owned	3,830		12,781		4,472		16,612		17,838						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.34	0.32	64	0.15	0.33	25	0.20	0.32	39	0.17	0.39	20	0.12	0.43	13
90+ days past due loans and leases	0.07	0.10	68	0.03	0.11	53	0.11	0.10	71	0.04	0.12	49	0.09	0.15	58
Nonaccrual loans and leases	0.61	0.44	77	0.67	0.65	61	0.50	0.46	61	0.66	0.66	55	0.53	0.51	58
90+ days past due and nonaccrual loans and leases	0.68	0.59	67	0.70	0.82	52	0.61	0.62	60	0.69	0.85	44	0.61	0.71	50
30–89 days past due restructured	0.01	0.01	65	0	0.01	58	0	0.01	53	0	0.01	52	0.02	0.01	70
90+ days past due restructured	0.01	0	86	0.01	0	84	0.02	0	87	0.01	0.01	84	0.02	0.01	87
Nonaccrual restructured	0.16	0.10	75	0.23	0.13	82	0.16	0.10	74	0.24	0.13	83	0.27	0.14	78
30–89 days past due loans held for sale	0.02	0	90	0.01	0	92	0.01	0	87	0.01	0	84	0.01	0	90
90+ days past due loans held for sale	0.03	0	92	0.01	0	91	0.03	0	93	0.01	0	89	0.02	0	94
Nonaccrual loans held for sale	0.01	0	87	0	0	82	0.01	0	87	0	0.01	80	0.01	0	88
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.34	0.32	64	0.15	0.33	24	0.20	0.32	39	0.17	0.40	20	0.12	0.43	13
90+ days past due assets	0.07	0.10	68	0.03	0.11	53	0.11	0.10	71	0.04	0.12	49	0.09	0.15	56
Nonaccrual assets	0.61	0.45	77	0.67	0.66	60	0.50	0.47	61	0.66	0.67	53	0.53	0.53	57
30+ days past due and nonaccrual assets	1.02	0.94	62	0.85	1.18	40	0.81	0.97	50	0.87	1.29	34	0.73	1.19	32
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.43	0.35	72	0.48	0.50	56	0.38	0.36	64	0.49	0.52	52	0.45	0.44	58
90+ days past due and nonaccrual assets + other real estate owned	0.43	0.36	67	0.49	0.53	54	0.39	0.37	63	0.51	0.55	51	0.49	0.48	55
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.56	0.41	76	0.68	0.58	64	0.49	0.41	67	0.72	0.60	68	0.81	0.53	79
Allowance for loan and lease losses	79.56	62.77	72	65.29	69.27	52	65.44	62.64	62	63.19	66.66	50	176.03	115.41	83
Equity capital + allowance for loan and lease losses	5.49	3.67	79	6.69	5.03	76	4.94	3.60	73	6.78	4.97	75	7.08	4.28	80
Tier 1 capital + allowance for loan and lease losses	5.95	4.23	77	7.65	5.96	69	5.65	4.30	72	7.86	6.05	71	8.90	5.65	81
Loans and leases + other real estate owned	0.88	0.69	71	1	0.97	58	0.78	0.71	62	1.03	0.97	59	1.11	0.85	72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.42	0.26	79	0.20	0.31	36	0.25	0.26	53	0.25	0.39	41	0.21	0.38	30
	90+ days past due		0.10	0.13	75	0.06	0.13	62	0.17	0.12	80	0.07	0.16	60	0.17	0.16	75
	Nonaccrual.....		0.65	0.51	72	0.76	0.76	60	0.55	0.52	66	0.73	0.76	57	0.58	0.46	66
Commercial and industrial	30–89 days past due		0.35	0.26	73	0.11	0.22	39	0.19	0.24	53	0.09	0.23	26	0.04	0.31	12
	90+ days past due		0.03	0.03	67	0.01	0.02	64	0.04	0.04	69	0	0.03	36	0.01	0.05	42
	Nonaccrual.....		0.86	0.53	79	0.72	0.69	63	0.67	0.57	68	0.76	0.75	57	0.90	0.83	62
Individuals	30–89 days past due		0.93	0.67	78	0.48	0.53	49	0.51	0.63	46	0.91	0.83	59	0.87	0.83	51
	90+ days past due		0.53	0.08	92	0.10	0.11	65	0.16	0.09	77	0.17	0.14	70	0.47	0.17	83
	Nonaccrual.....		0.37	0.16	82	0.29	0.22	67	0.42	0.17	86	0.24	0.28	59	0.10	0.17	51
Depository institution loans	30–89 days past due		0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0.66	0	95	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.05	0.16	69	0	0.17	31	0.19	0.07	75	0.03	0.17	58	0	0.24	26
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.71	26	0.02	0.44	51	0	0.70	27	0.02	0.49	50	0	0.67	22
Foreign governments	30–89 days past due			0			0.03			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.01	0.13	42	0.01	0.13	43	0.06	0.12	62	0.02	0.18	42	0	0.20	14
	90+ days past due		0.02	0.01	83	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.09	0.08	74	0.34	0.15	77	0.10	0.09	72	0.30	0.15	75	0.07	0.13	56

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.54	0.44	68	0.34	0.47	44	0.39	0.46	51	0.43	0.65	40	0.42	0.67	35
	90+ days past due	0.26	0.25	78	0.14	0.28	73	0.46	0.24	82	0.16	0.33	72	0.38	0.31	79
	Nonaccrual	1.50	0.68	85	1.50	0.88	82	1.27	0.71	84	1.44	0.89	79	1.28	0.73	85
Revolving	30–89 days past due	0.88	0.27	91	0.28	0.31	50	0.34	0.28	63	0.58	0.48	60	0.71	0.45	77
	90+ days past due	0.28	0.03	93	0.38	0.03	95	0.29	0.02	96	0.43	0.03	98	0.43	0.05	94
	Nonaccrual	2.74	1.02	86	2.42	1.31	82	2.59	1.18	84	2.39	1.13	84	4.15	1	91
Closed-end	30–89 days past due	0.47	0.46	59	0.36	0.48	45	0.40	0.49	53	0.40	0.65	36	0.34	0.70	27
	90+ days past due	0.25	0.28	78	0.09	0.31	65	0.49	0.26	82	0.10	0.38	62	0.36	0.35	77
Junior lien	30–89 days past due	1.25	0.66	83	1.28	0.85	78	0.98	0.67	79	1.20	0.87	77	0.53	0.70	47
	Nonaccrual	0.02	0.01	81	0.01	0.01	63	0.01	0.01	67	0.01	0.02	53	0.03	0.02	66
	90+ days past due	0	0	86	0	0	80	0.01	0	86	0	0	75	0.01	0	90
	Nonaccrual	0.06	0.03	80	0.08	0.05	76	0.06	0.03	78	0.08	0.04	77	0.14	0.04	89
Commercial real estate	30–89 days past due	0.35	0.16	85	0.11	0.22	43	0.16	0.15	68	0.13	0.26	45	0.06	0.18	30
	90+ days past due	0.01	0.01	75	0	0.02	24	0	0.01	58	0	0.02	50	0.02	0.03	65
	Nonaccrual	0.15	0.37	33	0.29	0.62	29	0.13	0.38	24	0.25	0.62	25	0.06	0.23	21
Construction and development	30–89 days past due	0.18	0.19	65	0.21	0.22	68	0.44	0.17	83	0.17	0.28	56	0.01	0.28	27
	90+ days past due	0	0	80	0	0.01	35	0	0.01	81	0	0.01	75	0	0.02	33
	Nonaccrual	0.06	0.17	50	0.40	0.50	72	0.06	0.20	49	0.44	0.41	74	0.04	0.20	39
1–4 family	30–89 days past due	0	0.03	59	0.14	0.03	86	0.22	0.02	94	0.03	0.03	66	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	85	0	0	41
Other	30–89 days past due	0	0.02	32	0.01	0.02	64	0	0.01	32	0.05	0.03	80	0	0.02	30
	Nonaccrual	0.17	0.14	74	0.07	0.16	58	0.22	0.13	81	0.14	0.22	62	0.01	0.20	35
	90+ days past due	0	0	83	0	0	38	0	0	86	0	0	40	0	0.01	35
	Nonaccrual	0.06	0.14	60	0.39	0.43	71	0.06	0.16	59	0.39	0.35	72	0.04	0.17	45
Multifamily	30–89 days past due	0.03	0.06	67	0.06	0.08	70	0.10	0.07	73	0.34	0.09	84	0.05	0.08	62
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.06	0.12	66	0.06	0.13	55	0.07	0.17	67	0.09	0.11	63	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.42	0.13	89	0.11	0.20	45	0.13	0.13	67	0.09	0.23	44	0.07	0.14	33
	90+ days past due	0.01	0.01	77	0	0.02	27	0	0.01	31	0	0.02	26	0.02	0.03	66
	Nonaccrual	0.18	0.45	32	0.30	0.78	26	0.15	0.45	23	0.24	0.80	21	0.06	0.28	17
Owner Occupied	30–89 days past due	0.13	0.04	89	0.08	0.06	70	0.09	0.04	80	0.01	0.07	33	0.06	0.07	57
	90+ days past due	0.01	0	87	0	0	33	0	0	37	0	0	33	0.02	0.01	76
	Nonaccrual	0.12	0.17	44	0.11	0.32	23	0.10	0.17	40	0.12	0.27	27	0.04	0.16	24
Other	30–89 days past due	0.29	0.08	84	0.03	0.12	39	0.04	0.08	62	0.08	0.14	56	0	0.07	22
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.06	0.24	35	0.19	0.40	40	0.05	0.23	29	0.12	0.44	31	0.02	0.10	30
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0.24	0.11	81	0.24	0.23	68
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0.58	0.84	55
Credit card	30–89 days past due	1.01	0.87	59	0.72	0.75	39	0.75	0.81	37	0.82	0.95	36	1.05	1.19	32
	90+ days past due	0.69	0.45	66	0.59	0.56	54	0.91	0.45	77	0.80	0.63	58	1.15	0.78	66
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,102,774	5,381,505	5,075,823	5,419,949	3,126,119										
Retained earnings	3,080,936	2,580,081	3,004,561	2,453,095	1,798,442										
Accumulated other comprehensive income (AOCI)	-711,453	-241,796	-287,849	-140,084	-239,608										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	7,472,257	7,719,790	7,792,535	7,732,960	4,684,953										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,698,636	1,746,510	1,712,398	1,761,606	1,514,581										
Accumulated other comprehensive income-related adjustments	-711,453	-241,797	-287,849	-140,084	-239,608										
Other deductions from common equity tier 1 capital	1,009	997	1,031	1,067	1,044										
Subtotal:	6,484,065	6,214,080	6,366,955	6,110,371	3,408,936										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	6,484,065	6,214,080	6,366,955	6,110,371	3,408,936										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	919,886	376,721	426,323	376,721	95,624										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	294,816	294,816	294,816	294,816	255,890										
Additional tier 1 capital before deductions	1,214,702	671,537	721,139	671,537	351,514										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	1,214,702	671,537	721,139	671,537	351,514										
Tier 1 Capital.	7,698,767	6,885,617	7,088,094	6,781,908	3,760,450										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	142,590	230,445	142,256	229,648	139,579										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	484,757	433,001	424,991	426,526	48,449										
Allowance for loan and lease losses in tier 2 capital	249,188	456,918	262,537	496,678	206,407										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	876,535	1,120,364	829,784	1,152,852	394,435										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	876,535	1,120,364	829,784	1,152,852	394,435										
Exited advanced approach tier 2 capital															
Total capital	8,575,302	8,005,981	7,917,878	7,934,760	4,154,885										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	88,860,342	85,468,044	89,154,235	83,867,764	42,839,029										
Less: Deductions from common equity tier 1 capital	1,699,645	1,747,507	1,713,429	1,762,673	1,515,625										
Less: Other deductions	-240,645	-238,318	-242,388	-241,593	-260,042										
Total assets for leverage ratio	87,401,342	83,958,855	87,683,194	82,346,684	41,583,446										
Total risk-weighted assets	65,042,198	62,345,662	64,183,034	63,139,717	37,045,782										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.97	12.18	19	9.92	12.37	14	9.68	12.35	7	9.20	12.11	5			
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	46		
Tier 1 capital, column A	11.84	12.88	37	11.04	13.31	11	11.04	13.11	17	10.74	13.08	12	10.15	12.78	10
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.18	14.72	22	12.84	15.37	7	12.34	14.91	8	12.57	15.23	8	11.22	14.36	2
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.81	9.06	45	8.20	9.15	23	8.08	8.98	26	8.24	9.13	24	9.04	9.76	33
Supplementary leverage ratio, advanced approaches HCs		6.62		7.94			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		447			340			1,664			1,915			2,125		31.47	-49.38
Other insurance activities income		447			340			1,664			1,915			2,125		31.47	-49.38
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		1,124,796			1,126,931			1,126,454			1,118,401			852,696		-0.19	53.55

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.06	0.38	55	0.04	0.38	46	0.05	0.36	48	0.06	0.41	48	0.11	0.47	53			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.52	12.22	55	14.45	11	62	14.52	12	58	14.44	11.03	62	21.53	11.51	85			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	152,575	149,598	132,287	173,814	182,817
Real estate loans.....	104,092	149,044	102,235	173,269	21,780
Commercial and industrial loans	6,256	486	10,201	545	23,787
Loans to depository institutions and other banks acceptances	42,227	68	19,851	0	137,250
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	152,575	149,598	132,287	173,814	182,817
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	1.99	10.28	48	5.97	-6.17	72	-23.89	6.83	18	-4.92	-2.40	50	-30.22	22.48	7
Total selected assets.....	1.99	17.19	53	5.97	-2.56	69	-23.89	9.48	17	-4.92	2.04	37	-30.22	12.40	10
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		3,864	4,986	4,037	5,491	7,303	-22.50	-81.14
1–4 family residential loans		3,864	4,986	4,037	5,491	7,303	-22.50	-81.14
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0.01	0	0	0.01		0.02
1–4 family residential loans		0	0.01	0	0	0.01		0.02
Home equity lines		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		0
Auto loans.....		0	0	0	0	0		0
Commercial and Industrial loans		0	0	0	0	0		0
All other loans and leases.....		0	0	0	0	0		0
Asset-backed commercial paper conduits.....		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		0
Liquidity commitments provided to conduit structures		0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		17.05	16.41	16.85	17.35	16.04		
Home equity lines		3.48	3.98	3.61	4.25	4.16		
Credit card receivables.....		0.17	0.18	0.19	0.20	0.32		
Auto loans and other consumer loans.....		0.65	0.76	0.67	0.71	0.55		
Commercial and industrial loans		26.29	28.45	26.35	27.52	25.91		
All other loans and leases.....		52.35	50.23	52.34	49.98	53.02		

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	0.01	0.03	0.01	0.04	0.17		
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	77	441	79	0	791	-82.54	-94.28
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	77	441	79	0	791	-82.54	-94.28
90+ Days Past Due Securitized Assets							
1–4 family residential loans	515	642	516	1,190	331	-19.78	-60.17
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	515	642	516	1,190	331	-19.78	-60.17
Total past due securitized assets.....	592	1,083	595	1,190	1,122	-45.34	-77.58
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.99	8.84	1.96	0	10.83
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.99	8.84	1.96	0	10.83
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	13.33	12.88	12.78	21.67	4.53
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	13.33	12.88	12.78	21.67	4.53
Total past due securitized assets percent of securitized assets	15.32	21.72	14.74	21.67	15.36
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.47	0.36	0.40	0.40	0.36
Home equity lines	0.88	0.28	0.34	0.58	0.71
Credit card receivables	1.01	0.72	0.75	0.82	1.05
Commercial and industrial loans	0.35	0.11	0.19	0.09	0.04
All other loans and leases	0.25	0.08	0.13	0.11	0.04
Total managed loans past due 30–89 days	0.34	0.15	0.20	0.17	0.12
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.26	0.09	0.50	0.11	0.37
Home equity lines	0.28	0.38	0.29	0.43	0.43
Credit card receivables	0.69	0.59	0.91	0.80	1.15
Commercial and industrial loans	0.03	0.01	0.04	0	0.01
All other loans and leases	0.02	0	0	0	0.01
Total managed loans past due 90+ days	0.07	0.03	0.11	0.04	0.09
Total Past Due Managed Assets	0.41	0.18	0.31	0.21	0.21
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.06	-0.08	-0.09	-0.02	-0.11
Home equity lines	-0.46	-0.52	-0.64	-0.35	-0.64
Credit card receivables	5.72	4.34	3.11	2.97	3.16
Commercial and industrial loans	0.18	0.20	0.04	0.73	0.28
All other loans and leases	0.07	0.04	0.05	0.02	0.09
Net Losses on Managed Assets Percent of Total Managed Assets	0.07	0.05	0	0.20	0.09

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		180,000	182,500	770,002	180,000	345,000	-1.37	350.00
Dividends		180,000	182,500	770,000	180,000	345,000	-1.37	350.00
Interest		0	0	2	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		23	22	165	117	756	4.55	-91.25
Dividends		23	22	165	117	756	4.55	-91.25
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		180,023	182,522	770,167	180,117	345,756	-1.37	347.12
Securities gains (losses)		0	0	0	0	0		
Other operating income		10	31	-26,167	-134	724	-67.74	-65.52
Total operating income		180,033	182,553	744,000	179,983	346,480	-1.38	346.82
Operating Expenses								
Personnel expenses		19,549	17,733	61,379	43,067	34,536	10.24	168.42
Interest expense		7,831	7,831	31,326	33,036	23,207	0.00	101.36
Other expenses		5,936	5,909	27,610	17,031	25,928	0.46	114.06
Provision for loan and lease losses		0	0	0	0	-925		
Total operating expenses		33,316	31,473	120,315	93,134	82,746	5.86	138.91
Income (loss) before taxes		146,717	151,080	623,685	87,006	264,051	-2.89	456.86
Applicable income taxes (credit)		-6,463	-7,131	-35,517	-18,326	-19,285		
Extraordinary items								
Income before undistributed income of subsidiaries		153,180	158,211	659,202	105,332	283,336	-3.18	365.83
Equity in undistributed income of subsidiaries		41,543	74,296	339,675	740,160	157,572	-44.08	83.13
Bank subsidiaries		34,703	72,160	331,386	736,347	160,257	-51.91	50.46
Nonbank subsidiaries		6,840	2,136	8,289	3,813	-2,685	220.22	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		194,723	232,507	998,877	845,492	440,908	-16.25	250.42
Memoranda								
Bank net income		214,703	254,660	1,101,386	916,347	505,257	-15.69	240.45
Nonbank net income		6,863	2,158	8,454	3,930	-1,929	218.03	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		7,993,477	82.69	8,156,828	86.49	8,384,783	88.59	8,176,786	5,038,946	-2.00	205.34
Common and preferred stock		7,992,360	82.68	8,155,550	86.48	8,381,224	88.56	8,176,434	5,038,909	-2.00	205.32
Excess cost over fair value		0	0	0	0	0	0	0	0		-100.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		1,117	0.01	1,278	0.01	3,559	0.04	352	37	-12.60	2624.39
Investment in nonbank subsidiaries		69,219	0.72	81,850	0.87	65,008	0.69	87,914	22,918	-15.43	193.10
Common and preferred stock		69,212	0.72	81,839	0.87	65,003	0.69	87,902	22,906	-15.43	193.07
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		7	0	11	0	5	0	12	12	-36.36	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0		0			
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0		0			
Other receivables		0		0		0		0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases		2,708	0.03	2,716	0.03	2,708	0.03	2,716	2,716	-0.29	19.93
Securities		121,635	1.26	173,393	1.84	123,311	1.30	116,254	45,503	-29.85	5877.15
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		1,310,975	13.56	849,367	9.01	723,504	7.64	826,502	368,218	54.35	443.51
Cash and due from unrelated depository institution		310	0	284	0	310	0	265	1,050	9.15	
Premises, furnishings, fixtures and equipment		264	0	336	0	282	0	349	20	-21.43	633.33
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		168,581	1.74	165,763	1.76	164,276	1.74	157,028	120,535	1.70	-9.35
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		9,667,169	100.00	9,430,537	100.00	9,464,182	100.00	9,367,814	5,599,906	2.51	214.58
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	497,656		
Borrowings with maturity over 1 year		797,130	8.25	795,779	8.44	796,792	8.42	795,442	0	0.17	63.32
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		321,719	3.33	383,519	4.07	321,082	3.39	318,279	176,682	-16.11	130.03
Balance due to subsidiaries and related institutions		147,859	1.53	239,645	2.54	147,575	1.56	242,583	144,991	-38.30	985626.67
Total liabilities		1,266,708	13.10	1,418,943	15.05	1,265,449	13.37	1,356,304	819,329	-10.73	101.72
Equity Capital		8,400,461	86.90	8,011,594	84.95	8,198,733	86.63	8,011,510	4,780,577	4.85	243.57
Perpetual preferred stock (income surplus)		1,013,534	10.48	470,370	4.99	519,971	5.49	470,370	95,624	115.48	959.92
Common stock		334,117	3.46	345,234	3.66	333,485	3.52	346,894	194,668	-3.22	128.57
Common surplus		4,768,657	49.33	5,036,271	53.40	4,742,338	50.11	5,073,055	2,931,451	-5.31	242.63
Retained earnings		2,995,606	30.99	2,401,515	25.47	2,890,788	30.54	2,261,275	1,798,442	24.74	182.23
Accumulated other comprehensive income		-711,453	-7.36	-241,796	-2.56	-287,849	-3.04	-140,084	-239,608		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		9,667,169	100.00	9,430,537	100.00	9,464,182	100.00	9,367,814	5,599,906	2.51	214.58
Memoranda											
Loans and advances from bank subsidiaries		0	0	172	0	0	0	3,959	0	-100.00	
Loans and advances from nonbank subsidiaries		147,604	1.53	239,069	2.54	147,270	1.56	238,272	144,593	-38.26	
Notes payable to subsidiaries that issued TPS		142,590	1.47	230,445	2.44	142,256	1.50	229,648	139,579	-38.12	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		255	0	158	0	184	0	161	0	61.39	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	9.36	9.94	49	11.55	12.54	47	12.21	11.94	58	13.41	7.29	92	9.53	9.68	48	
Bank net income / Average equity investment in banks	10.49	10.44	56	12.47	12.55	57	13.29	11.80	65	14.68	7.45	92	10.34	10.51	56	
Nonbank net income / Average equity investment in nonbanks	40.91	11.36	89	10.17	12.53	54	11.32	13.12	56	7.64	9.75	54	-7.76	7.89	8	
Subsidiary HCs net income / Average equity investment in sub HCs	8.34			11.69			10.11				7.01			8.55		
Bank net income / Parent net income	110.26	97.54	87	109.53	95.97	91	110.26	96.79	90	108.38	88.16	74	114.59	82.22	92	
Nonbank net income / Parent net income	3.52	3.43	71	0.93	2.83	55	0.85	3.40	51	0.46	3.59	44		5.93		
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	15.08	16.87	57	17.71	17.74	70	15.43	16.81	61	16.93	20.06	63	17.14	20.43	64	
Total debt / Equity capital	9.49	11.65	54	9.93	11.90	56	9.72	11.71	54	9.93	14.41	52	10.41	14.31	61	
Total debt + notes payable to subs that issued TPS / Equity capital	11.19	13.71	48	12.81	14.30	54	11.45	13.63	51	12.80	16.67	54	13.33	16.36	61	
Total debt + Loans guaranteed for affiliate / Equity capital	9.49	11.72	53	9.93	12.02	55	9.72	11.77	53	9.93	14.68	51	10.41	14.56	60	
Total debt / Equity capital – excess over fair value	9.49	11.75	54	9.93	12	56	9.72	11.81	54	9.93	14.52	52	10.41	14.51	61	
Long-term debt / Equity capital	9.49	11.08	54	9.93	11.33	56	9.72	10.95	54	9.93	13.56	52	0	13.04	13	
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	10.41	1.02	93	
Current portion of long-term debt / Equity capital	0	0.08	84	0	0.04	82	0	0.06	82	0	0.06	82	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	49.96	40.81	54	47.45	35.48	56	49.97	39.86	54	47.47	34.67	60	0	28.44	13	
Double Leverage																
Equity investment in subs / Equity capital	95.97	103.47	13	102.82	102.85	52	103.02	103.22	54	103.16	102.81	54	105.88	103.22	67	
Total investment in subs / Equity capital	95.98	108.45	8	102.83	108.21	44	103.06	108.40	43	103.16	110.16	38	105.88	111.07	53	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.44	0.38	9	0.24	0.22	57	0.25	0.29	53	0.30	0.47	47	0.64	0.36	65	
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.40	0.74	40	0.39	1.05	27	0.45	1.82	18	1.09	1.22	50	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	163.61	129.62	67	162.97	111.20	76	169.13	152.85	63	61.30	136.59	11	146.43	177.68	43	
Cash from ops + noncash items + op expense / Op expense + dividend	179.56	125.04	70	169.58	98.58	79	184.07	154.48	67	88.71	147.24	13	171.19	190.27	49	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	595.61	98.29	96	128.15	85.35	72	91.04	98.54	38	159.12	134.08	72	122.85	116.34	61	
Pretax operating income + interest expense / Interest expense	1,973.54	2,251.18	71	2,029.26	1,142.88	77	2,090.95	1,835.33	70	363.37	2,016.32	22	1,237.81	1,968.54	48	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,745.55	1,728.15	66	1,585.55	1,357.31	68	1,683.24	1,770.77	65	312.91	1,539.23	21	945.67	1,632.83	41	
Dividends + interest from subsidiaries / Interest expense + dividends	184.19	145.40	67	182.76	117.86	79	192.21	174.12	63	56.33	150.43	12	166.98	210.80	41	
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X)	23.03	20.52	61	28.55	33.13	60	26.68	47.61	56	35.87	35.64	75	71.11	57.11	84	
Other Ratios																
Net assets that reprice within 1 year / Total assets	12.49	3.42	90	7.81	3.97	76	6.63	3.44	72	7.67	3.85	77	-3.37	2.64	11	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due	0	0.24	46	0	0.05	46	0	0.17	46	0	0.10	46	0	0.04	43	
Nonaccrual	0	0.75	43	0	1.22	40	0	0.92	42	0	1.03	40	0	0.54	40	
Total	0	1	40	0	1.27	37	0	1.09	39	0	1.13	37	0	0.58	34	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.09	1.70	51	0.07	1.80	51	0.06	1.76	51	0.09	2.66	50	0.06	5.62	41	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	58.69	64.91	49	58.17	74.87	38	56.03	66.37	43	272.18	81.10	93	64.89	57.84	65	
Dividends declared / Net income	46.17	33.46	75	39.59	23.13	78	36.98	28.27	68	33.91	42.29	39	41.70	33.08	67	
Net income – dividends / Average equity.....	5.04	6.76	36	6.98	9.52	31	7.69	8.62	43	8.86	4.14	88	5.56	6.46	39	
Percent of Dividends Paid																
Dividends from bank subsidiaries	200.21	124.34	73	198.29	101.14	82	208.47	155.92	69	62.79	132.17	24	187.64	178.13	53	
Dividends from nonbank subsidiaries	0.03	1.65	64	0.02	3.28	63	0.04	4.90	46	0.04	3.41	50	0.41	7.53	52	
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42	
Dividends from all subsidiaries	200.23	153.16	66	198.31	128.99	77	208.51	203.53	62	62.83	174.85	15	188.05	260.40	41	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	83.84	43.39	77	71.66	30.63	85	69.91	45.96	71	19.64	60.28	14	68.28	66.55	51	
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	48	0	0.36	20	0	0.54	18	
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36	
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries	83.84	49.34	74	71.66	33.49	83	69.91	51.33	69	19.64	62.88	14	68.28	69.36	45	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	0.34	31.46	50	1.02	47.24	45	1.95	62.63	18	2.98	56.39	38		82.95		
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32		20.25		
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39		1.92		
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46		1.06		
Operating income from nonbank subsidiaries	0.34	39.06	35	1.02	69.48	24	1.95	87.22	7	2.98	79.84	21		150.41		
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23		
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54		
Management and service fees from subsidiary holding companies		0.52			0.37			0.73			0.44			0.36		
Other income from subsidiary holding companies		-3.33			-1.46			-0.40			0.01			0.29		
Operating income from subsidiary holding companies		126.86			34.47			58.37			55.20			76.49		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	99.98	60.28	86	99.97	58.57	89	103.49	74.16	99	100.01	69.76	99	99.57	67.32	81	
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	46	0	0.63	20	0	0.80	18	
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36	
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44	
Operating income from bank subsidiaries	99.98	73.91	75	99.97	71.70	83	103.49	83.13	99	100.01	82.20	97	99.57	78.80	72	
Dividends from nonbank subsidiaries	0.01	4.30	62	0.01	5.32	61	0.02	3.07	44	0.07	1.95	53	0.22	2.65	53	
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30	
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41	
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44	
Operating income from nonbank subsidiaries	0.01	6.88	50	0.01	10.59	43	0.02	4.67	31	0.07	4.70	40	0.22	7.29	40	
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43	
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44	
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49	
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48	
Operating income from subsidiary holding companies	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40	
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			29.05	83.37	48
Loans and advances from subsidiaries / Total debt	18.52	28.43	55	30.06	29.59	59	18.48	26.38	56	30.45	27.08	61	29.05	28.33	63	